

DISCOVER FINANCIAL SERVICES

P.O. BOX 3004 New Albany, OH 43054-3004

October 13, 2009
Account # ending: [REDACTED]
Balance \$8,400.04
Now Due \$1,352.00

ALAN R [REDACTED]
[REDACTED]
[REDACTED]

Dear ALAN R [REDACTED]

This letter will confirm our agreement that Discover Card will accept \$3,361.00 as a settlement on the above account.

Upon receipt of your payment, an update will be sent to the major credit reporting agencies informing them that this account has been settled for less than the full balance.

To complete this agreement, the settlement payment must be received no later than 10/14/09. Payments received before 1:00 p.m. Monday through Friday will be posted to your account as of that day. Payments received after 1:00 p.m. on a weekend or bank holiday will be posted to your account as of the next business day.

IF PAYMENT IS NOT RECEIVED by 10/14/09, the offer will be withdrawn.

Sincerely,

[REDACTED SIGNATURE]

Regional Cardmember Assistance Manager
1-800-[REDACTED]

FAX TO:	From:
Attn:	Co: Discover Financial Services
Phone #:	Phone #: 800-[REDACTED]
FAX#:	Fax #: [REDACTED]

This is an attempt to collect a debt and any information obtained may be used for that purpose.